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IN RE:  
**CARLOS A. BEDOYA**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Case No.: 19-13186VFP**

**Chapter 13**

**Hearing Date:**

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**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF COVID-19 CHAPTER 13 PLAN  
MODIFICATION**

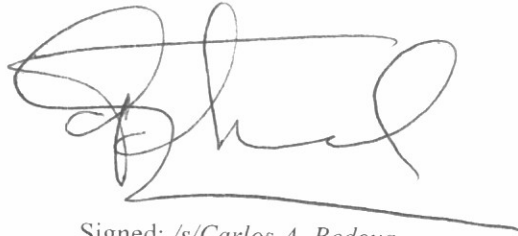
I, **Carlos A. Bedoya**, am [are ] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on **February 2, 2022**.

- 1) The Chapter 13 plan was originally confirmed by order entered on **June 12, 2019. An amended plan was confirmed on November 13, 2020.**
- 2) I am current with plan payments through **January 31, 2022.**
- 3) I am current with post-petition mortgage payments through **January, 2022** on realty located at 98 Cresskill Avenue, Dumont NJ 07628.
  - (a) The mortgage payments referred to above are **X** contractual payments.
  - (b) I am current with post-petition real estate taxes on the property. **Y**
  - (c) I have current liability insurance on the property and can provide proof thereof. **Y**
- 4) If the confirmed plan includes a cram down on a mortgage, then answer the following: **N/A**
- 5) I am current with post-petition auto payments through **February, 2022** on the following automobile(s): Chevrolet Equinox 2019
- 6) The change in my household income previously reported on Schedule I is **+ 2,168.99.** My current household income is **\$9,225.37.** I have attached a current paystub or proof of the change in income to this certification. [Please redact any personally identifiable information before docketing.] My current total household expenses are now **\$7,916.18.**

7) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

**Loss of income due to Covid.**

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.

A handwritten signature in black ink, appearing to read 'Carlos A. Bedoya', with a long horizontal line extending from the end of the signature.

Dated: February 11, 2022

Signed: /s/Carlos A. Bedoya  
Carlos A. Bedoya